

## TIMELY REAL ESTATE GOSSIP

Usual Pre-Election Dullness is Now Being Felt in Local Market.

## LOAN ASSOCIATIONS AFFECTED

Demands for Money Are Falling Off, but Officers Are Preparing to Do a Better Business After November 1.

Had the real estate dealers received a command to "mark time" it is doubtful whether they would have obeyed with more startling regularity than they have the last week or ten days because of the approaching election. While the effect of the campaign is noticeable in almost every line of business, it is more than ever depressing in the real estate business and seems to be without any more cause than following the custom of other years and holding off during the last two months of a presidential campaign.

Almost without exception the real estate dealers feel certain of a good business after election, whether the democratic or republican party wins, but for some reason business is practically at a standstill so far as big sales are concerned and inquiries are correspondingly lighter.

Nowhere is the effect of the presidential campaign more apparent than in the business of the savings and loan associations or building associations. These institutions are financing some building operations, but as deposits are not coming in freely it is probably better for the organizations that there is no more demand for loans than there is. The associations, however, expect to do a better business after November 1 and are planning to take care of all demands. So sure are certain financial interests that activity will mark the period after election that plans are being made to organize another building and loan association along lines similar to those followed by the three large associations now doing business in Omaha.

Some difference of opinion evidently exists between the organizers of the associations and the state department as to whether the savings and loan association should pay into the state treasury a big incorporation fee. Experts have held that the associations are exempt from paying the fee and from paying taxes, but a new association in process of organization has paid a fee and one of the old associations in enlarging its capital was compelled to pay a fee. The business of the building and loan associations is run on a very narrow margin, the companies collecting as a general thing 75 per cent and paying stockholders and depositors 6 per cent on their actual investments. Thus a company is required to maintain an office, pay a secretary, do some advertising if it gets its share of the business, pay for stationery and other expenses besides the salary of the secretary on 15 per cent of the amount of loans on which interest is paid. In view of the narrow margin organizers contend that the state should require no incorporation fee and some of the state officials at least are inclined to agree with them.

For some time the Omaha Real Estate exchange has been considering the advisability of strictly enforcing its rules in regard to membership, and particularly with regard to those members who do not maintain offices in the downtown district but are "curb dealers," so to speak. Occurrences of the week have called the matter to the attention of members of the exchange, and they declare there are a number of members who retain a membership in the exchange but do not maintain offices and come under the class of curb dealers. There is talk that at the next meeting of the exchange this class of dealers must step down and out of the Omaha exchange, which has a rule governing the admission of such dealers.

Influences of the University of Omaha on north side real estate is being felt by dealers who have vacant property around the tracks bought by the university corporation. The purchase for the school amounts to a little over nineteen acres, for which the university has contracted to pay about \$80,000. As a result of the announcement one firm has sold many lots in the vicinity has sold all but two of the vacancies. The university corporation gets both the Kountze and Redick tracts for one-fourth down and balance in three or five years. This enables the new institution to control its real estate for \$20,000 and a large sum in the future. The amount, assuring the success of the enterprise. To get the nineteen acres together the university corporation was compelled to buy eleven lots in Kountze place which were sold during the year by Hastings & Hayden, but all owners have been exceptionally reasonable in disposing of their contracts and almost every lot which was bought for \$750 during the early part of the year was sold to the university for \$500 to \$600, though many lots in the vicinity are worth more than \$1,000, and the location of the school means they will be worth more. Next year the university will be the opinion that few public institutions ever secured a better bargain than the University of Omaha.

The filing of deeds to the Union Pacific railroad for right-of-way for the Lane cut-off kept the amount of the week's transfers up to the usual figure, but since the sales were made several years ago the \$175,000 which showed up in the transfers is credited to another period.

Since the University of Omaha has expended \$20,000 for property in Kountze place and Redick park sales have been recorded at a lively rate in the north part of the city.

R. E. Wilcox has bought the home of Charles Martin at 1312 Lathrop street, paying \$5,500 for it, while Hastings & Hayden, agent for many lots in the north part of the city, have sold the following lots during the last three days of the week:

Lot in Port View Terrace addition to Ed. Ward H. Brace; consideration, \$75.

Lot on 41st Ave., just north of Ames avenue, to Sadie Stubbs; consideration, \$250.

Lot in Kountze place, on Pinkney street between Sherman avenue and Eighteenth, to S. Reiter; consideration, \$700.

The bungalow at the northeast corner of Twenty-third and Manderson streets to A. Ravidge; consideration, \$5,500.

Lot in Sulphur Springs addition, on Spencer street, just east of Sherman avenue, to Frederick Diers, to be improved, \$200.

Lot on Saratoga street, between Thirty-seventh and Thirty-eighth, to B. W. Goodrich; consideration, \$150.

Lot in Kountze place, on Pinkney street, between Eighteenth and Nineteenth, to Ed. F. Morrison; consideration, \$500.

Lot at the northeast corner of Forty-second and Brown streets, to R. Spencer; \$25.

Two south-front lots on Saratoga, between Thirty-seventh and Thirty-eighth, to Charles C. Dohendorf; consideration, \$250.

Lot in Kountze place, on Pinkney street,

between Twenty-first and Twenty-second, to Ed. F. Morrison; consideration, \$500. Lot in Kountze place, on Emmet street, between Twenty-second and Twenty-fourth, to A. L. Smith; consideration, \$500.

## Local Building Notes

Work has been started on a two-story St. Louis flat for E. D. Branch at South Tenth and Worthington streets.

The brick work for Ben Cotton's new residence at Thirty-eighth and Jackson streets was put under way this week.

J. H. Chadwick is making plans for a \$2,000 Catholic church at Cherry, Neb., and a \$5,000 Catholic church at Shelby, Neb.

Contractors characterize the present season as peculiarly one of small undertakings. No illness is apparent, yet the season time no big contracts are under way.

J. C. Cornish, president of the Park commission, will erect a four-story addition on the rear of the Cornish home, at Tenth and William streets. The contract will be let November 1.

G. W. Garlock will erect four two-story houses on the Reservoir addition at a cost of \$3,500 each.

J. C. Chadwick will erect an \$8,000 residence at Forty-ninth and Douglas, contract to be let in a few weeks. The structure will be of brown sandstone with red tile roof. Miller's planing is executing the plan.

The Capitol Gas Mantle company of Des Moines, represented by Charles Schroeder & Son, have opened a wholesale and retail branch at 415 South Fifteenth street.

## UP TO YOU TO MAKE GOOD

Opportunity Only Points the Way to Success, but Energy Must Clear the Road.

Chance doesn't make men strong. It finds strong men and points them out to the world. Sooner or later merit is bound to be noticed. Opportunity is merely a guide showing the way by which fortune may be reached. Success requires not only the ability to attain but also to retain.

Every prospector who walked over the site of the Homestead mine had the same chance as the man who found it. He worked harder, that's all. He took more specimens, watched the outlying formations more carefully and struck pay dirt by stick to the search.

Half the people who twenty years ago joined at the idea of buying cow lots on the outskirts of New York, are now anecdoting at the "ranch" of the investor who had forethought enough to realize that the growth of Manhattan would before long bring these pastures within the city limits.

Edison experimented with thousands of minerals and fibers before he found the filament which did make possible the incandescent light.

The little tin bottle stopper which created a dozen millionaires practically ruined the inventor and his backers before they saw a dollar of profit.

The second largest department store in New York City consumed a million dollars in losses before its books showed the first credit balance.

You see, it's one thing to recognize a path and quite another to climb it.

Almost every great artist and poet bathed his ambition in tears of heartache and hunger. The genius which eventually makes masters first makes martyrs.

In the words of Zerkow, "Nothing for nothing is given here." The world has never been different—never shall be. It will always have its quitters and its fighters. The winner who complains that he has "no chance nowadays" is probably echoing the wall of some yellow-blooded Thengian ancestor who found excuse for his laziness and incompetence by complaining that all opportunities on earth had been used up before Columbus' day.

Columbus may have been off on a yachting trip when he found America. Newton was struck with the theory of gravitation—the apple that hit him only gave him a basis for the months of investigation which followed. You've got to go after things. You don't need opportunity—just energy and faith.

Every day is a golden day of discovery. The next twenty years will produce men whose work will make contemporary achievement look like kindergarten lessons.

The deserts are thirsting for new irrigation schemes—the mountains are streaked through with the veins of iron and the sea is surging with untamed power. Science, now become philosopher, guide and friend to commerce, will suggest a thousand new industries. Merchants will come to the fore whose enterprises will blot out the great tradenames of the present. There is always more future than past.

But the great men of tomorrow as of today and yesterday will be laborers, not talkers—the fighters, not the shirkers. They will win by right of conquest—by night of merit.

"They'll pay the price eternal—hard work." Forthrightly the writer interposed.

Phineas Phillips, the lumber king, on the subject of success. "Young man," he replied, "I got where I am by not stopping until I arrived. The trouble with most folks is that they mistake success for a sort of measles and lie around hoping that they'll catch it. That's the worst disease. It's more like the brain fever. You've got to have some foundation for it, and the only way you can get it is by working like blazes."—Herbert Kaufman in Chicago Tribune.

## PARADISE HOME OF COLONELS

Seven Sent into the Civil War by a Peaceful Village in Illinois.

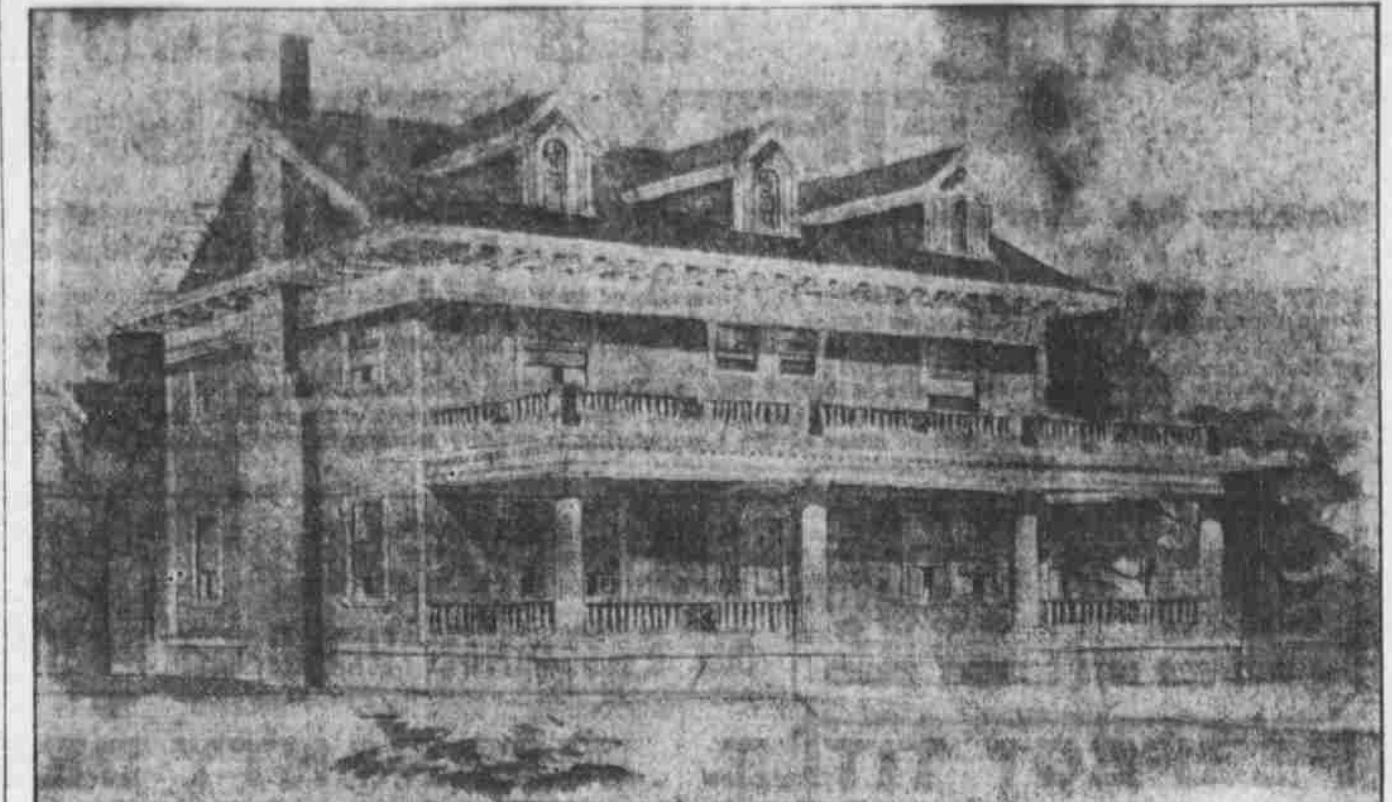
The village of Paradise in Coles county, Illinois, has the remarkable distinction of furnishing nine colonels to the federal army in the civil war. The village, which is in the Coles county village, has no less than six being credited to the Illinois town.

One of these, Colonel True, was later a brigadier general. The others were Colonel R. H. McFadden, who commanded the Fifty-third Illinois; Colonel Monroe of the One Hundred and Thirty-third Illinois; Colonel S. Chapman, who led the Fifty-fourth Illinois; Colonel Mitchell, who afterward commanded the same regiment, and Colonel Beckner, who commanded the Twenty-eighth Illinois.

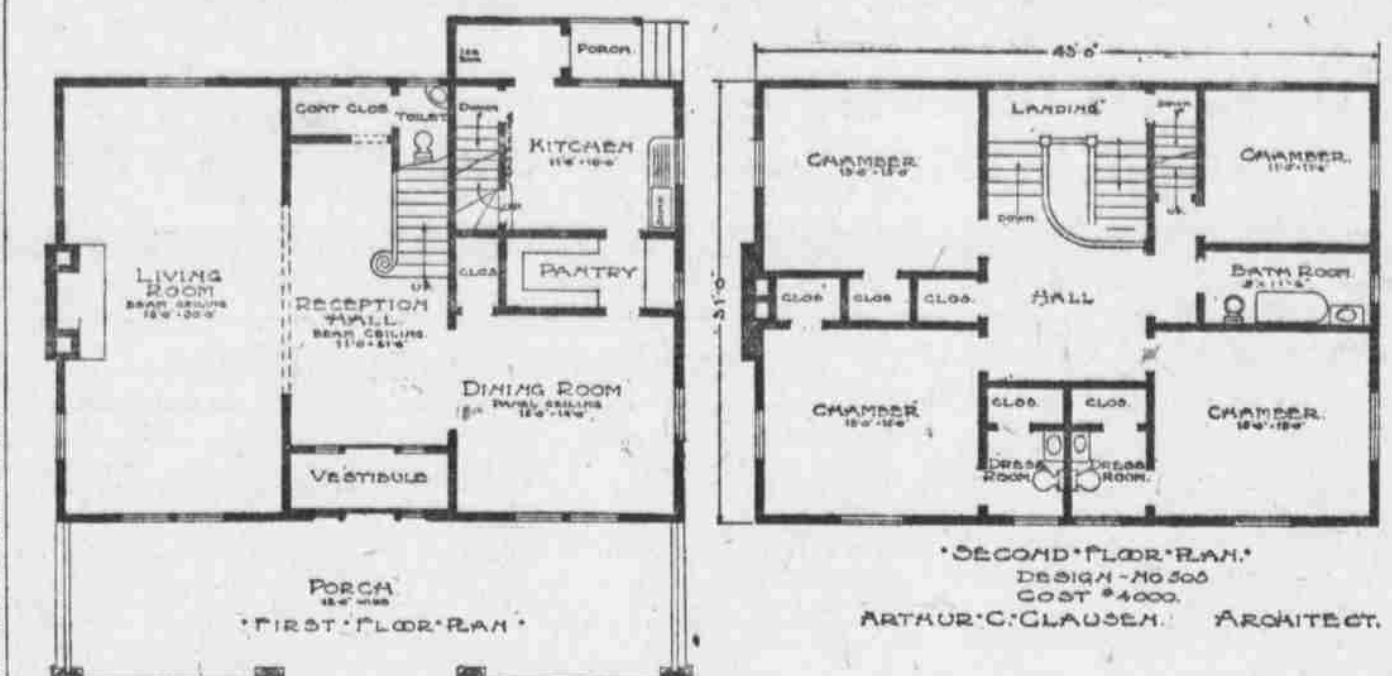
In addition Colonel Cofer, who resided at Paradise when the war broke out, but left there to take command of one of the Kentucky regiments in the confederate army, is numbered among the leaders contributed by the Coles county village. The remarkable feature of this contribution to the commissioned forces of the armies is the fact that Paradise is a village of only 250 persons and has not increased in population since the war. It is without railroad communication with the outside world and can point to a stage line only as its means of transportation.

Paradise is about the same kind of village today as it was when first news came that Fort Sumter had been fired upon. Grown a trifle older and a trifle more sleepy as the years have rolled by, giving the business which once made it a thriving center of the towns adjacent, and more favored by the gods and the railroad, the little town goes on its way as quietly as it did half a century ago.—Chicago News.

## NEWS OF THE BUSY HOME BUILDERS



DESIGN NO. 555, COST \$4,000, ARTHUR C. CLAUSEN, ARCHITECT.



## Build Now and Save Money

Arthur C. Clausen, Architect.

The first cold snap every fall is the cause of a sudden falling off of business in the building line, and since the cost of a home is always governed by the ever-changing law of supply and demand, this sudden change of activity in the building line invariably causes a slump in the price of building materials and an anxiety on the part of contractors and material agents which creates an exceptional opportunity for the prospective home builder to let the contract for his home at a price considerably lower than would be possible during spring and summer.

The October number of Suburban Life devotes a two-page article to the "Golden Opportunity" which has been created by an unusual combination of circumstances for the home builder, and the liberty will be taken to quote from that article freely. It states that "reliable reports from all over the country show that in many sections it is cheaper to build now than it has been at any time during the last five years." That is true, and it further states that "this opportunity will be gone six months from now—just as soon as business has resumed its usual momentum, building prices will be swept back to the former figures," which prevailed during the summer of 1907.

The breaking up of all building combinations, and a scramble for the "pickings" that sent the cost of a home far below what it has been for years. The gradual increase of business during the past summer brought a slight reaction during August and prices went up until at the close of the month of August it was only 12 per cent cheaper to build than during the summer of 1907. The first cold snap, however, has sent the cost of a home back again to the prices which prevailed during the early part of the year. There still is time for the home builder to have his plans made and start his building if he is active, and there are many good reasons why he should, besides the important item of cost. In the first place, it has been proven many times that a so-called "winter job" produces a better house than if built at any other time of the year. Here are several of the reasons: Workmen will work faster and better during chilly weather than during hot weather. The mills are not crowded with work and a more prompt delivery of the mill work can be assured. The millmen, the contractor and all their assistants have more time to devote to your work; the employees are anxious to keep their jobs and therefore do better work and in less time. The total result is a better home built in less time and at a lower cost than is possible during the spring or summer.

Experience has proven that there is no weather during the months of September, October, November and December when it is too cold to build.

What will prices be next year? No man can tell exactly, but everything indicates that the reaction which always follows a financial panic will send the prices higher than we have ever known them before. This has always been the case in previous years and there is nothing to indicate that next year will be an exception. The uncontrollable law of human nature is responsible more than anything else for the increase or decrease of business, and it is well known fact that the building of hundreds of buildings of a speculative nature is being held off pending the outcome of the election, which is one cause for lower prices now, and will mean higher prices next spring.

We will give a concrete example: The home illustrated on this page can be built at present prices for about \$4,000, not including the heating and plumbing. It would have cost between \$400 and \$600 more to have let the contract for it during July or August and will cost at least \$300 more to build next spring. The same scale of prices applies in proportion to any house

## THE BEE'S PLAN OFFER

Through a special arrangement with Mr. Clausen, The Omaha Bee is able to offer its readers the complete plans, details and specifications of the home illustrated on this page without charge for \$25. Mr. Clausen is the author of a well illustrated book, "Home Building Plans and Problems," containing besides many designs for modern homes and extensive articles on home building, over 150 designs for porches, fireplaces, picture galleries, groups of windows, stairways, kitchen and pantry arrangements, etc. Typical price to readers of The Bee, 25 cents. Send all orders to Arthur C. Clausen, architect, Studio, 1013 Lumber Exchange, Minneapolis, Minn.

## DURUM COMING TO ITS OWN

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## EUROPEANS LIKE THE PRODUCT

Gluten Content and Dryness the Basis on Which France Buys Flour

—Advantages of Durum Wheat.

POINT LOMA, Cal., Oct. 15.—In Germany and some other European states white wheat bread is a luxury. The rye and other bread cereals make the basis for the bread of the people. The acclimated loaf of swarzhweid is the soldier's staff of life.

One of the first things that go to impress the newcomer by way of Ellis island that this is a land flowing with milk and honey, is that white bread and rolls are so common, so plentiful. He must even find them in common use among his compatriots on the east side of which he so promptly becomes a part.

France is a consumer of white flour, principally durum flour, its nutritious value being the first consideration. The French government buys its wheat intelligently and economically. Gluten is the first requisite, the "heart of the wheat," and in no flour does it appear so abundantly as in durum flour, and hence durum wheat is the chosen wheat.

Samples from various countries are carefully tested in the government laboratories, and that wheat, durum, containing the most gluten, muscle making constituent and the least moisture consistent with the best price is the basis upon which the bread supplies are bought. Arabian durum wheat, all else being equal, often has the preference, because of its dryness. A 3 per cent saving on moisture in wheat at \$1 a bushel means

a saving on a purchase of 10,000,000 bushels of just \$300,000.

France has set the example as to the basis upon which breadstuffs should be bought, gluten content and dryness, and other nations will follow suit. In Russia, the home of durum wheat, the Kubanek strain leads all the rest and has the cake because of its superior gluten content.

Already this durum wheat flour is beginning to be recognized in England, those using it pronouncing it as a bread flour superior to any other flour.

America is fast adopting it. From 10,000 bushels grown in 1901 from \$10,000 worth of seed imported from Russia the harvest last year amounted to between \$50,000,000 and \$60,000,000 and will exceed that this year.

Opposition to this wheat is waning and it is said that last year from 10,000,000 to 20,000,000 bushels of it was used in Minneapolis, being mixed with other weaker flours to strengthen and bolster them up in that most necessary requisite, the muscle-making content, gluten.

This durum flour did not go out as durum, but was simply blended into other flours of well-established brands.

Durum is a white flour, but not so white as other flours weaker in gluten content. Gluten is a yellowish gray substance, and the richer flour is in gluten the more creamy in color does it appear.

A flour very low in muscle-making value in its natural state is quite white because the starch predominates. Corn starch is very white and illustrates this. The gluten is all washed out of corn starch. Were it left in the starch would be yellow and that would not do.

The country may be said to be divided into two camps of people cherishing wheat bread errors, one demanding chalk white bread and the other whole wheat bread.

To meet the whims of the chalky bread eaters the miller, by a patented process known as bleaching, passes, at the last stage of the milling, a current of electric light—nitrous oxide gas through the flour, bleaching out the creamy natural color and turning it white—white as

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because of its muscle making content.

Wheat flour is valuable not only because of the free presence of gluten, but because of the starch as well. The miller in removing the bran from his flour simply goes through the coconut husking process that the West Indian negro goes through with his machete in preparing coconuts for market.

Wheat flour is king and wheat bread should be the standard bread, the flour scientifically milled to retain all the good qualities of the flour and to reject all the worthless particles—as represented by the bran so much prized by the advocates of whole wheat flour.

## STEAM ROLLER FOR DEAD ONES

Thirty-Three Delinquent Members Are Lifted Out of the Commercial Club.

With all its other expenses, the Commercial club has bought a steam roller. For a time it was thought the Big Stick would do the business, but the club decided a steam roller was the only way of putting a few delinquents out of business.

When the roller was first steamed up and taken out on its initial trip thirty-three nonpaying members were rolled out flat. Since the campaign for new members has been on the club has also been trying to put some new life into the organization and bring back into the fold those who have become delinquent during the last few years. But after sending appealing letters, prayers that professional and business men would remain in the organization either from civic patriotism or some kind of pride, the roller was run over thirty-three Saturday morning and the remains were carefully preserved among other "dead ones."

The amounts owed to the club by the thirty-three who refused to stand up vary from \$20 to \$70 and some of these behind are city officials who have secured public office since they joined and allowed the club to hold the sack for dues.

But with all their troubles the club hopes to revive some of the delinquents in future times, though some of them, like the mummy, have had no fun for 5,000 years.

Three days more of the free tuberculosis exhibit. No one should miss it. Ed Crighton Institute, 230 South 18th St.

Wheat holds its own against all cereals